What is claimed is:

1. A system for managing transactions associated with a first account and for posting a debit to a second account, said system comprising:

a database for storing information related to the first account; and

a processor programmed to track credits posted to the first account based on the transactions associated with the first account, said processor programmed to check the total of said credits posted to the first account and programmed to determine an amount of time elapsed since a posting was made to the second account, said processor programmed to post a debit to the second account upon the first occurrence of one of a selected total of said credits posted to the first account and a selected interval of time elapsing since a posting was made to the second account.

2. The system of claim 1, wherein the interval of time commences from when a debit is posted to the second account.

3. The system of claim 1, further comprising at least one sub-account associated with the first account.

4. The system of claim 3, wherein said processor tracks credit posted to the sub-account.

5. The system of claim 1, wherein the second account is at least one of a credit card account, a checking account, a savings account, and a debit card account.

6. The system of claim 1, wherein said processor is programmed to suspend the transactions associated with the first account if said debit cannot be posted to the second account.

7. A system for controlling access to digital media content by a viewer, the system comprising:

a database for storing accounts and sub-accounts required to access the digital media content; and

a processor programmed to selectively restrict access to the digital media content by said accounts and said sub-accounts.

8. The system of claim 7, wherein said processor restricts access to the digital media content according to selected spending limits.

9. The system of claim 7, wherein said processor restricts access to the digital media content according to a type of content.

10. The system of claim 7, wherein said processor restricts access to the digital media content in accordance with a rating system.

11. The system of claim 7, wherein said processor restricts access to the digital media content according to viewing times.

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12. The system of claim 7, wherein said processor is programmed to permit an account holder of one of the accounts to selectively restrict access to the sub-accounts linked to the account.

13. The system of claim 7, wherein said processor is adapted to generate a report of the spending habits of the viewers using the accounts.

14. The system of claim 7, wherein said processor is adapted to generate a report of the viewing habits of the viewers using the accounts.

15. A system for managing accounts and organizing account holders into groups for targeted marketing, the system comprising:

a database for storing a plurality of accounts used for accessing digital media content; and

a processor programmed to place each of the account holders into a group of account holders sharing at least one characteristic, said characteristic used to determine the content to deliver to the group of account holders.

16. The system of claim 15, wherein said database stores a plurality of sub-accounts linked with the accounts, each of said sub-accounts having a sub-account holder associated therewith.

17. The system of claim 15, wherein the characteristic includes information obtained from viewing habits of the account holders.

18. The system of claim 15, wherein the characteristic includes information obtained from demographics of the account holders.

19. A method for creating an account for an account holder to view digital media content, the method comprising the steps of:

creating a record for a primary account;

obtaining information about the account holder;

creating a sub-account linked to the primary account to permit a sub-account holder to view digital media content;

selecting a form of payment;

imposing restrictions to access the digital media content to at least one of the primary account and the sub-account; and

assigning an identifier to the primary account and the sub-account.

20. The method of claim 19, wherein said step of imposing restrictions includes the sub-step of imposing restrictions selectively among the primary account and the sub-account.

21. The method of claim 19, wherein said step of imposing restrictions on the sub-account is performed by the account holder.

22. The method of claim 19, further comprising the step of obtaining information about the sub-account holder.

23. The method of claim 19, wherein said step of imposing restrictions includes restricting the amount an account holder can spend.

24. The method of claim 19, wherein said step of imposing restrictions includes restricting the type of content accessible to an account holder.

25. The method of claim 19, wherein said step of imposing restrictions includes restricting the viewing times during which an account holder can view content.

26. The method of claim 19, wherein said step of imposing restrictions includes restricting the content accessible to an account holder based on a rating of the content.

27. The method of claim 19, further comprising the step of generating a report of account activity.

28. A method for managing transactions associated with a first account and for posting a debit to a second account, the method comprising the steps of:

tracking credits posted to the first account based on the transactions associated with the first account;

checking the total of the credits posted to the first account;

determining an amount of time elapsed since a posting was made to the second account; and

posting a debit to the second account upon the first occurrence one of a selected total of the credits posted to the first account and a selected interval of time elapsing since a posting was made to the second account.

29. The method of claim 28, wherein said tracking step includes the sub-steps of tracking credits posted to at least one sub-account associated with the first account and associating the credits posted to the sub-account with the first account.

30. The method of claim 28, wherein said posting step posts a debit to at least one of a credit card account, a checking account, a savings account, and a debit card account.

31. The method of claim 28, further comprising the step of suspending the transactions associated with the first account when the debit cannot be posted to the second account.